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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/701,098	11/03/2003	Julie Anne Loeger	224694	4412
23460	7590	03/09/2005	EXAMINER	
LEYDIG VOIT & MAYER, LTD TWO PRUDENTIAL PLAZA, SUITE 4900 180 NORTH STETSON AVENUE CHICAGO, IL 60601-6780			HAMILTON, LALITA M	
ART UNIT		PAPER NUMBER		3624

DATE MAILED: 03/09/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/701,098	LOEGER ET AL.
	Examiner	Art Unit
	Lalita M Hamilton	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 03 November 2003.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-29 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-29 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application (PTO-152)
 6) Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless —

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-29 are rejected under 35 U.S.C. 102(e) as being anticipated by Todd (US 2003/0061093).

Todd discloses a system and corresponding method for rewarding customers comprising a financial institution, a financial alternative to currency issued by the financial institution-to one or more-consumers, and a participating merchant network accepting the financial alternative to currency to provide goods or services to the one or more consumers and receive reimbursement for the goods and services from the financial institution, wherein the financial institution charges the one or more consumers for the goods or services purchased using the financial alternative to currency and provides to each of the one or more consumers an award related to a total value of the goods or services purchased by each of the one or more consumers using the financial alternative to currency, each of the one or more consumers' awards being electronically transferable to one or more other financial accounts accepting electronic transfers through a standard routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and

p.6, 85 to p.7, 86); the standard routing system is an American Bankers Association routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and p.6, 85 to p.7, 86—may be any routing system implemented by the institution); the standard routing system is an Automated Clearing House routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and p.6, 85 to p.7, 86—may be any system implemented by the institution); the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more bank accounts (p.5, 67 to p.6, 85); one or more investment accounts (p.6, 85 to p.7, 86); account is not in the name of one, or more consumers whose award is electronically transferable to the one or more other accounts (p.6, 85); the each of the one or more consumers awards are automatically electronically transferable based on an accumulated award amount, to the one or more other financial accounts accepting electronic transfers through the standard routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and p.6, 85 to p.7, 86); the each of the one or more consumers' awards are automatically electronically transferable, based on a predefined schedule, to the one or more other financial accounts accepting electronic transfers through the standard routing system (p.5, 73); the one or more other financial accounts accepting electronic transfers through-the standard routing system are saved for faster subsequent transfers (p.4, 48-51); an interface accessible by the one or more consumers for electronically transferring their award into the one or more other financial accounts accepting electronic transfers through the standard routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and p.6, 85 to p.7, 86); a method for increasing financial institution's revenue from a

financial alternative to currency provided to one or more consumers, the method comprising receiving requests for reimbursement from one or more members of a participating merchant network accepting the financial alternative to currency, the one or more members providing goods or services to the one or more for each of the one or more consumers, and allowing each of the one or more consumers to electronically transfer their award to one or more other financial accounts accepting electronic transfers through a standard routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and p.6, 85 to p.7, 86); and an electronically transferable award system for increasing a consumer's use of a financial alternative to currency the electronically transferable award system, an electronically transferable award, wherein the electronically transferable award was awarded to the consumer in proportion to the consumer's purchases with the financial alternative to currency; and an electronic award transfer interface, wherein the electronic award transfer interface is accessible by the consumer and is used by the consumer to electronically transfer their award into one or more other financial accounts accepting electronic transfers through a standard routing system (p.2, 15-22; p.4, 60 to p.5, 63; p.5, 66 to p.6, 82; and p.6, 85 to p.7, 86).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M Hamilton whose telephone number is (703) 306-5715. The examiner can normally be reached on Tuesday-Thursday (8:30-4:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



LMH